

**Information to identify the case:**

Debtor 1	<b>Charles E Nelson</b>	Social Security number or ITIN	xxx-xx-1324
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Cindy Nelson</b>	Social Security number or ITIN	xxx-xx-9002
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>13-20355-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles E Nelson

Cindy Nelson  
aka Cindy A Morrocco

6/7/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Charles E Nelson  
 Cindy Nelson  
 Debtors

Case No. 13-20355-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Jun 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2017.

db/jdb  
 r  
 514139912 +Charles E Nelson, Cindy Nelson, 63 Cornell Drive, Voorhees, NJ 08043-4911  
 514176695 +Deborah Andrews, Weichert Realtors, 5070 Rte 42, Turnersville, NJ 08012-1733  
 513948838 +Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407  
 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
 PO Box 10390, Greenville, SC 29603-0390)  
 513926602 Emrg Phy Assoc Of SJ, P.O. Box 635999, Cincinnati, OH 45263-5999  
 513926604 +Holdbrook Pediatric Dental, P.O. Box 392, Cherry Hill, NJ 08003-0392  
 513926610 Kennedy Health System, P.O. Box 48023, Newark, NJ 07101-4823  
 513926612 +Navy Federal Credit Union, P.O. Box 3700, Merrifield, VA 22119-3700  
 514188534 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,  
 Parsippany NJ 07054-5020  
 513926617 The Home Depot, P.O. Box 689106, Des Moines, IA 50368-9106  
 513926618 +Tribute Mastercard, 8875 Areo Drive, San Diego, CA 92123-2251  
 513926619 Virtua Health, P.O. Box 8500, Philadelphia, PA 19178-8267  
 513926620 Virtua Health Berlin, P.O. Box 8500-8267, Philadelphia, PA 19178-8267  
 513926621 +Voorhees Fire District, P.O. Box 1016, Voorhees, NJ 08043-7016  
 513926623 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Mortgage, 8480 Stagecoach Circle,  
 Frederick, MD 21701)  
 514129876 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2017 22:33:42 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 07 2017 22:33:39 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514061075 +E-mail/Text: bncmail@w-legal.com Jun 07 2017 22:33:51 ANTIO, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513947590 +EDI: CINGMIDLAND.COM Jun 07 2017 22:13:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,  
 KAREN A. CAVAGNARO - PARALEGAL, ONE AT&T WAY, ROOM 3A 231, BEDMINSTER, NJ. 07921-2693  
 513926597 EDI: CINGMIDLAND.COM Jun 07 2017 22:13:00 AT&T Wireless, P.O. Box 537104,  
 Atlanta, GA 30353-7104  
 514189589 EDI: BL-BECKET.COM Jun 07 2017 22:13:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,  
 POB 3001, MALVERN, PA 19355-0701  
 513926598 +EDI: CAPITALONE.COM Jun 07 2017 22:13:00 Capital One, Attn: Nudelman Klemm & Golub PC,  
 P.O. Box 30253, Salt Lake City, UT 84130-0253  
 513926599 +EDI: CAPITALONE.COM Jun 07 2017 22:13:00 Capital One, P.O. Box 30253,  
 Salt Lake City, UT 84130-0253  
 514061410 EDI: CAPITALONE.COM Jun 07 2017 22:13:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 513926600 +EDI: CHASE.COM Jun 07 2017 22:13:00 Chase Bank, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 513926601 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Jun 07 2017 22:34:11 Comcast,  
 1500 Market St, Philadelphia, PA 19102-2107  
 513926603 EDI: AMINFOFP.COM Jun 07 2017 22:13:00 First Premier, 3820 N. Louise Ave,  
 Sioux Falls, SD 57107-0145  
 513926605 EDI: HFC.COM Jun 07 2017 22:13:00 Hsbc Card Services, P.O. Box 17051,  
 Baltimore, MD 21297-1051  
 513926606 +EDI: IRS.COM Jun 07 2017 22:13:00 Internal Revenue Service, 1601 Market St,  
 Philadelphia, PA 19103-2309  
 513926611 +EDI: CBSKOHL.COM Jun 07 2017 22:13:00 Kohl's, P.O. Box 3115, Milwaukee, WI 53201-3115  
 513926613 E-mail/Text: bankruptcydepartment@tsico.com Jun 07 2017 22:34:22 NCO Financial Systems,  
 Re: SJ Hospital, P.O. Box 15740, Wilmington, DE 19850-5740  
 513926614 E-mail/Text: bankruptcydepartment@tsico.com Jun 07 2017 22:34:22 NCO Financial Systems,  
 P.O. Box 15740, Wilmington, DE 19850-5740  
 514004961 EDI: NFCU.COM Jun 07 2017 22:13:00 Navy Federal Credit Union, PO Box 3000,  
 Merrifield, VA 22119-3000  
 513926615 +E-mail/PDF: bankruptcy@ncfsi.com Jun 07 2017 22:35:16 New Century Financial Services,  
 110 S. Jefferson Rd, Whippany, NJ 07981-1038  
 514864780 EDI: PRA.COM Jun 07 2017 22:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541  
 514864781 EDI: PRA.COM Jun 07 2017 22:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
 514168916 EDI: PRA.COM Jun 07 2017 22:13:00 Portfolio Recovery Associates, LLC,  
 c/o Washington Mutual, POB 41067, Norfolk VA 23541  
 513926616 EDI: TDBANKNORTH.COM Jun 07 2017 22:13:00 TD Bank, P.O. Box 1377,  
 Lewiston, ME 04243-1377  
 513926622 +EDI: RMSC.COM Jun 07 2017 22:13:00 Walmart, P.O. Box 32896, Orlando, FL 32896-0001

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 44

Date Rcvd: Jun 07, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514186417 +EDI: WFFC.COM Jun 07 2017 22:13:00 Wells Fargo Bank, PO Box 63491 MAC A0143-042,  
San Francisco, Ca 94163-0001  
514187655 +EDI: WFFC.COM Jun 07 2017 22:13:00 Wells Fargo Bank, PO Box 5058 MAC P6053-021,  
Portland, OR 97208-5058  
514136447 +EDI: WFFC.COM Jun 07 2017 22:13:00 Wells Fargo Bank, NA, Attn: Bankruptcy Dept.,  
MAC # D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513926608\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, P.O. Box 724, Springfield, NJ 07081)  
513926607\* Internal Revenue Service, Special Procedure Branch, P.O. Box 744, Springfield, NJ 07081  
513926609\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
513999190\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2017 at the address(es) listed below:

Angela Catherine Pattison on behalf of Creditor WELLS FARGO BANK, NA  
angela.pattison@powerskirn.com, ecf@powerskirn.com  
Denise E. Carlon on behalf of Creditor Reverse Mortgage Solutions, Inc.  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Frances Gambardella on behalf of Creditor Wells Fargo Bank, NA  
bankruptcynotice@zuckergoldberg.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor Reverse Mortgage Solutions, Inc.  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Seymour Wasserstrum on behalf of Joint Debtor Cindy Nelson mylawyer7@aol.com,  
ecf@seymourlaw.net;r47769@notify.bestcase.com  
Seymour Wasserstrum on behalf of Debtor Charles E Nelson mylawyer7@aol.com,  
ecf@seymourlaw.net;r47769@notify.bestcase.com

TOTAL: 10